Official Form B1, P1, 9-97 Case 04-44885 Doc 1 Filed 12/07/04 Entered 12/07/04 11:12:24 Desc Petition Page 1 of 17

		States Bankrı	uptcy Court	age I	,		Voluntary Petition
Name of Debtor (If in	Northern ndividual, enter L			. <b>s</b>	Name (	of Joint Debtor	(Spouse) (Last, First, Middle):
Quinones, Eva	ans						
All Other Names use maiden and trade nan		the last 6 year	s (include married	d,	All Oth (include	er Names use e married, mai	d by the joint debtor in the last 6 years den and trade names):
	none						
Soc. Sec./Tax I.D. No. 323 70 3343							o. (If more than one, state all):
Street Address of Del 3621 N. Rich Chicago, Ill	hmond Apt. linois 6061	# 2	ip):				nt Debtor (No. and street, city, state, zip):
County of Residence Principal Place of Bu			cook			of Residence al Place of Bus	
Mailing Address of D	ebtor (If differen	t from street ac	ldress):		Mailing	; Address of Jo	oint Debtor (If different from street address):
Location of Principal (If different from add						·····	
	Infor	mation Re	garding De	ebtor (C	Check	the Appli	cable Boxes)
☐ There is a bankrupto	niciled or has had a r a longer part of su cy case concerning	debtor's affilia	n in any other Distr te, general partner	nct,	ship pendin	g in this district	
Type of De   X Individual	ebtor (Check all t	boxes that appl Railroad	y)		Cha		on of Bankruptcy Code Under Which
☐ Corporation		kanroad Stockbroker			☐ Chapter		tition is Filed (Check one box)  Chapter 11 Schapter 13
☐ Partnership		Commodity Bro	oker	i i	Chapter		☐ Chapter 12
☐ Other				1	•		to foreign proceeding.
Natu	re of Debt (Chec	·k one box)					
☑ Consumer/Non-Bu						iling Fee attach	
Chapter 11 Sma	Il Business (Che	ck all boxes th	at apply)		≰. Filing	Fee to be paid	in installments (Applicable to individuals only)
☐ Debtor is a small bu		,	•				cation for the court's consideration certifying
☐ Debtor is and elects		i a small busine	ess under				to pay fee except in installments. Rule 1006(b).
11 U.S.C. § 1121(e	i) (Optional)				See Offici	al Form No. 3	
Statistical/Administr  Debtor estimates th Debtor estimates th expenses paid, there	at funds will be a at, after any exen	vailable for dis	stribution to unsec	ninistrative	e editors.	c:led:	U.S. Bankruptcy Court withern District Of Illinois 12/07/2004
Estimated Number of	Creditors	1-15 16-		100-199	200-000	Time: 1	1:15:49
Estimated Assets						Case: U	: 13 Rec. # : 311-44
\$0 to \$50,000 to \$100,000 \square \footnote{\sqrt{2}}		\$500,001 to \$1 million			0,000.001 to 00 million	Judge: 341 mts ConfHrs	Jack Schillett 01:00PM 3: 01/11/2005 @ 01:00PM 3: 01/26/2005 @ 12:30PM
Estimated Debts	<u> </u>					. Control & Truste	
\$0 to \$50,001 to \$100,000 \$		\$500,001 to \$1 million			0,000,001 to 00 million		K44885-BK001
						_ 1 · 0/4B)	(44863-8600-

Dogg	ntered 12/07/04 11: <del>2 of 17</del>	:12:24 Desc Petition
Voluntary Petition (This page must be completed and filed in every case)	. Name of Debtor(s):	vans Quinones
Prior Bankruptcy Case Filed Within Last	6 Years (If more than one, ar	tach additional sheet)
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, of Name of Debtor:		nore than one, attach additional sheet.)
S. Desidi.	Case Number:	Date Filed:
District:	Relationship:	
		Judge:
	natures	
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, 1 am aware that I may proceed under chapter 7, 11,12,13 of title I1. United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.	I declare under penalty petition is true and con petition on behalf of th	on filing under chanter 11 United States Code
L. C. M.	Signature of Authorized	d Individual
X Evens Universes Signature of Debtor	Print or Type Name of	Authorized Individual
Signature of Joint Debtor		
Telephone (If not represented by attorney)	little of Authorized Indi	vidual by Debtor to File this Petition
12-6-104	Date	
Date		
Signature of Attorney	Signature of	Non-Attorney Petition Preparer
- X e Stelans	1	·
Signature of Attorney for/Debtor(s)  Laurence Stefans I.D. # 2713403	§ 110, that I prepared this provided the debtor with	ruptcy petition preparer as defined in 11 U.S.C. s document for compensation, and that I have a copy of this document.
Stefans, Stefans & Stefans	Printed Name of Bankrup	DICY Petition Preparer
riim Name		
134 N. La Salle Street Suite 512 Address	Social Security Number	
Chicago, Illinois 60602	Address	
312-726-0174		
Telephone Number 12-6-64	Names and Social Security prepared or assisted in pre	y numbers of all other individuals who paring this document:
Date	• '	
EXHIBIT A		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Sucurities and Exchange Commission pusuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)		
Exhibit A is attached and made part of this petition.	righten rineers conforming fo	epared this document, attach additional the appropriate official form for each
EXHIBIT B	person.	1 4 1
(To be completed if debtor is an for individual whose debts are primarily consumer debts.)	Signature of Bankruptcy Per	tition Preparer
hat I have informed the petitioner named in the foregoing petition, declare hat I have informed the petitioner that [he or she] may proceed under thapter 7, 11, 12, or 13 of title 11. United States Code, and have explained the relief available under each such chapter.	Date	
Stefans 12-6-04 Signature of Attorney for Debtorts)  Date	OF HISE IT THE THE LEGISLE KI	rer's failure to comply with the provisions ules of Bankruptcy Procedure may result in h. 11 U.S.C. § 110; 18 U.S.C. § 156.

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## ered 12/07/04 11:12:24 Desc Petition

#### UNITED STATES BANKRUPTCY COURT

NORTHERN'

#### DISTRICT OF ILLINOIS

7	-	
	11	16

Debtor(s)

Case No.

(If Known)

#### **STATEMENT**

Pursuant to Rule 2016(b)

The undersigned	, pursuant to	Rule 2016(b)	Bankruptcy	Rules, states that:
-----------------	---------------	--------------	------------	---------------------

(2)	The undersigned is the attorney for the debtor(s) in this case.  The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:  (a) for legal services rendered or to be rendered in contemplation of and in connection with this case  (b) prior to filing this statement, debtor(s) have paid  (c) the unpaid balance due and payable is  \$ 40.00 of the filing fee in this case has been paid.  The services rendered or to be rendered include the following:  (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determinent of the United States Code.  (b) preparation and filing of the petition, schedules, statement of affairs and other documents required representation of the debtor(s) at the meeting of creditors.	\$ \$2 ninir	2,200.	
(5)	The source of payments made by the debtor(s) to the undersigned was from earnings, wages and corperformed, and	mper	nsation :	for services
(6)	The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remain earnings, wages and compensation for services performed, and	iing,	if any, v	vill be from
(7)	The undersigned has received no transfer, assignment or pledge of property execept the following f	or th	e value	stated:
(8)	The undersigned has not shared or agreed to share with any other entity, other than with members of any compensation paid or to be paid except as follows:	unde	ersigned	's law firm,

12-6-04 Respectfully submitted, Steffers Auorney for Petitioner

Attorney's name and address Stefans, Stefans & Stefans, 134 N. LaSalle, Chicago, Illinois Form B6 A/B, P1(6-90) Case 04-44885

Julius Didiliberg, IIIC. NTO 10013

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în re:

Evans Quinones

Debtor(s)

Case No.

(if known)

### SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S NATURE OF DEBTOR'S	H & J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
none				
	Total ->		\$	(Report also on Summary

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	202 11	DESCRIPTION AND LOCATION OF PROPERTY	O C & H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	N			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking		200.00
Security deposits with public utilities, telephone companies, land-lords, and others.	N			
Household goods and furnishings including audio, video and computer equipment.		5 rooms of household goods		2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	N			
6. Wearing apparel.		clothes		200.00
7. Furs and jewelry.	N			-
	•			
8. Firearms and sports, photo- graphic, and other hobby equipment.	N			
Interests in insurance policies,     Name insurance company of each     policy and itemize surrender or     refund value of each.	N			

Evans Quinones

ln re:

Doc 1 Filed 12/07/04 Entered 12/07/04 11:12:24 Description B

Page 5 of 17 PERSONAL PROPERTY

Debtor(s)

Case No.

(if known)

<del></del>	<del>,</del> ,		·	0.1000
TYPE OF PROPERTY	2021	DESCRIPTION AND LOCATION OF PROPERTY	1 8 7 (	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM
	E		C	OR EXEMPTION
10. Annuities, Itemize and name each issuer.	N			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans, Itemize	N			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	N			
13. Interest in partnerships or joint ventures, Itemize,	N			
14. Government and corporate bonds and other negotiable and	N			
nonegotiable instruments. 15. Accounts receivable.	N			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	N			·
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	N -			
20. Other contingent and unliquidated claims of every nature, includeing tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N			
21. Patents, copyrights, and other intellectual property. Give particulars.	N			
22. Licenses, franchises, and other general intangibles. Give particulars.	N			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Dodge Neom		9,000.00
24. Boats, motors, and accessories.	N			
25. Aircraft and accessories.	N			
26. Office equipment, furnishings, and supplies.	N			
27. Machinery, fixtures, equipment, and supplies used in business.	N			
28. Inventory.	N			
29. Animals.	N			
30. Crops - growing or harvested. Give particulars.	N			
31. Farming equipment and implements.	N			
32. Farm supplies, chemicals, and feed.	N	To be surrendered		
33. Other personal property of any kind not already listed, itemize.	N	Lease of a 2001 Ford Escape		(13,000.00)
(Include amounts from any co		ion sheets attached. Report total also on Summary of Schedules)  Tota	al ->	\$ 11,400.00

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Evans Quinones

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Case No.

(if known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

nlicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
HOMESTEAD	CH. 735, para 5/12-901 Il Rev. Stat.	Debtor- Spouse-	
AUTO 2003 Dodge Neon	Ch.735,para 5/12-1001(c) I1 Rev. Stat.	Debtor-1,200.00 Spouse-	9,000.00
PERSONAL PROPERTY including furniture and any income tax refund.	Ch. 735, para. 5/12-1001(b) I1 Rev. Stat.	Debtor-2,000.00 Spouse-	2,000.00
TOOLS OF TRADE AND PROFESSIONAL BOOKS	Ch. 735, para. 5/12-1001(d) I1 Rev Stat.		
PERSONAL INJURY CLAIMS	Ch.735, para.5/12-1001(h)(4) I1 Rev. Stat.		
WORKERS COMPENSATION	Ch.820, para. 305/21 Il Rev. Stat.	:	
PENSION, ERISA PLAN AND OR 401K	Ch. 735. para. 5/12-100C		

Evans Quinones

In re:

Debtor(s)

Case No.

(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors ho		ecured claims to report on this Schedule D.			
	D E B T	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	000.	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
A/C#			1		
Chrysler Financial P.O. Box 9223		2003 Dodge Neon		9,000.00	
Farmington Fills, MI 532	201	VALUE \$ 9,000.00	$\frac{1}{2}$		
A/C #				(6, 200, 00)	
Bank One P.O. Box 78772		Lease on a 2001 Ford Escape		(6,300.00)	
Phoenix, AZ 85062-8772		VALUE \$ 13,000.00	1		
A/C#					
		VALUE 6	_		
A/C#		VALUE \$	+		,
		VALUE \$	1		
A/C#					}
		VALUE \$	-		
A/C#			+		
		VALUE \$	7		
A/C #	L				
		VALUE \$	-		
A/C#					
A/C#		VALUE \$	+		
A/0#					
		VALUE \$	$\dashv$		
			<u>-</u> _	,000.00	
continuation sheets attache	ed .	Subtotal -> (Total of this page)		,000.00	
		Total -> \$ (use only on last page)			
'If contingent, enter C; if unliquidated, enter U;	if disp		epor	t total also on Summary of Sc	hedules)

Form B6 E (6-90) le le se

In re:

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Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Evans Quinones

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Debtor(s) Case No. (if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYF	PE OF PRIORITY CLAIMS (Check the approp	riate	box	(es) below if claims in that category are lis	ted c	n the attached sheets)	
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the appointment of a trustee or the order for rel	deb ief. 1	tor's 1 U.	business or financial affairs after the comr S.C § 507(a)(2).	nenc	ement of the case but before	the earlier of the
	Wages, salaries, and commissions Wages, salaries, and commissions, including earned within 90 days immediately preceding provided in 11 U.S.C. § 507(a)(3)	ng va ng th	acati ne fil	on, severance, and sick leave pay owing t ing of the original petition, or the cessation	oem ofb	ployees, up to a maximum o usiness, whichever occured	of \$2000 per employee, first, to the extent
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extent provided in 11 U.S.C. § 507(a) (4).						
	Certain farmers and fishermen Claims of certain farmers and fishermen, u	p to	a ma	ximum of \$2000 per farmer or fisherman, a	again	st the debtor, as provided in	11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of thousehold use, that were not delivered or	900 provi	for d	deposits for the purchase, lease, or rental of . 11 U.S.C. § 507(a) (6)	of pro	perty or services for person	al, family, or
	Taxes and Certain Other Debts Owed to G Taxes, customs duties, and penalties owin	over g to	nme fede	ntal Units ral, state, and local governmental units as	set fo	orth in 11 U.S.C. § 507(a)(7).	
	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBT	OCSI	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CUD	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
$\vdash$	ACCOUNT NO.				$  \cdot  $		
	ACCOUNT NO.						
$\vdash$	ACCOUNT NO.						1
H	ACCOUNT NO.						
ŀ	ACCOUNT NO.	I.	-				
				Subtotal ->		\$	
				(Total of this page)			-
	Continuation sheets attached.	only	on I	Total -> ast page of the completed Schedule E.) <sub>(F</sub>	Repor	\$ t total also on Summary of S	_  Schedules)
	(4	•			.,		

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Evans Quinones

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Debtor(s)

Case No.

(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	£≹⊃C.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1000	AMOUNT OF CLAIM
A/C #	-	$\vdash$		+	
Direct Merchants Bank P.O. Box 21550 Tulsa, OK 74121-1550			charge		5,500.00
A/C #				$\dagger \exists$	
City Of Chicago Bureau Of Parking 333 S. State Street # 540 Chicago, Illinois 60604			parking tickets plate # 4794831		175.00
A/C #	L				
U.S. Department Of Educati P.O. Box 530260 Atlanta, GA 30353-0260	ion		loan		10,500.00
A/C #				1 1	
A/C #					
ÁC #					
NC #					
ŴC ₽		$\perp$		$\downarrow \downarrow$	
NC #	-	+		$\vdash$	
VC#	$\dashv$	+		-	
Continuation Sheets attached.		<u> </u>	Subtotal (Total of this pag	·> (	16,175.00
husband, enter H; if wife, enter W; if joint ent	or 1	if ac-		- 1	
rousband, enter n; it whe, enter vy; it joint ent f contingent, enter C; if unliquidated, enter U;					completed Schedule F

(use only on last page of completed Schedule F.)

If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

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(if known)

In re:

Evans Quinones

Case No.

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

eck this box if debtor has no executory contracts or unexpired leases.  NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.  1ease on 2001 Ford Escape	
Bank One	(to be surrendered)	
See schedule D	(to be sufferdered)	
•		

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Evans Outnomes

In re:

Evans Quinones

(if known)

### SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
1	
	•

re:

### Form@aSe 04244885 Doc 1 Filed 12/07/04 Entered 12/07/04 11:12:24 Desc Petition Page 12 of 17

Evans Quinones

Debtor(s)

Case No.

(if known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for	regoing summary and schedules, co	onsisting of sheets.
nd that they are true and correct to the best of my knowled		(Total snown on summary page pics 1.)
	Signature:	* Evans Ounones
12-2-104	Oighataio.	Debtor
late	Signature:	
	(	(Joint Debtor, if any) (If joint case, both spouses must sign.)
CERTIFICATION AND SIGNATURE OF NON	N-ATTORNEY BANKRUPTC'	Y PETITION PREPARER (SEE 11 U.S.C. § 110)
		ed this document for compensation, and that I have provided the
эвля жиз 2 сору от ине сосинени		
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No.	
Address		
Names and Social Security numbers of all other individuals	who prepared or assisted in prepari	ng this document:
•		
If more than one person prepared this document, attach add	fitional signed sheets conforming to	the appropriate Official Form for each person.
	5	
Signature of Bankruptcy Petition Preparer	Date	
A bankruptcy petition preparer's fallure to comply with or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 15	the provisions of title 11 and the F 56	Federal Rules of Bankruptcy Procedure may result in fines
DECLARATION UNDER PENALTY OF	F PERJURY ON BEHALF OF	A CORPORATION OR PARTNERSHIP
I the	(the president or other office	r or an authorized agent of the corporation or a member or an
authorized agent of the partnership) of the		(corporation or partnership) named as debtor in this case.
declare under penalty of perjury that I have read the foregoin	ng summary and schedules, consisti	ng ofsheets, and
that they are true and correct to the best of my knowledge, in	iformation, and belief.	(Total shown on summary page plus 1.)
Oate	Signatur	6:
	_ <b>_</b>	(Print or type name of individual signing on behalf of debtor.)

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Northern

DISTRICT OF

Illinois

In re:

Evans Ouinones

United States Bankruptcy Court

Debtor(s)

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a

separate sheet properly identified with the case name, case number (if known), and the number of the question.

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

2004

#### 1. Income from Employment or Operation of ☐ None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Gave AMOUNT and SOURCE (If more than one).

#### None 2. Income Other than from Employment or None 2. Incom Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

#### 3. Payments to Creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR. DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

#### 4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

None a List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) GIVE CAPTION OF SUIT AND CASE NUMBER. NATURE OF PROCEEDING, COLRT OR AGENCY AND LOCATION and STATUS OR DISPOSITION.

None b. Describe all property that has been attached, garnished, or caired under any legal or equitable respect within one year

2000 \$30,000.00 \$31,000.00 2003

\$29,000.00

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

#### None 5. Repossessions, Foreclosures, and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

#### 6. Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

#### None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts ao family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

#### None 8. Louses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN MART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

### None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

#### None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

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#### None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

### None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

#### None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OR CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

#### None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.

Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

#### None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

continuation sheets attached

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12-2-04	Signature of Debtor	X Evans Occinones
Date	Signature of Joint Debt (if any)	
Uf completed on behalf of a partnership or c		
I, declare under penalty of perjury that and any attachments thereto and that	at I have read the answers they are true and correct	s contained in the foregoing statement of financial affairs to the best of my knowledge, information and belief.
Date	Signature	
		Print Name and Title
[An individual signing on behalf of a	partnership or corporation	n must indicate position or relationship to debtor.]
CERTIFICATION AND SIGNATURE OF	F NON-ATTORNEY BANKR	LEPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy petition and that I have provided the debtor with a	preparer as defined in 11 acopy of this document.	U.S.C. § 110, that I prepared this document for compensation
Printed or Typed Name of Bankruptcy Per	tition Preparer	Social Security No.
		•
Address Names and Social Security numbers of all	other individuals who pro additional signed sheets o	epared or assisted in preparing this document: If more than conforming to the appropriate Official Form for each person.

imprisonment or both. 11 U.S.C § 110; 18 U.S.C. § 156.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.

### Page 17 of 17 United States Bankrupter Court

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

## Chapter 7: Liquidation (\$130 filing fee plus \$30 administrative fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make pay ments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

## Chapter 11: Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I the debtor, affirm that I have r	ead this notice.	Λ	
12-6-04 Date		Signature of Debtor	Case Number